

Certificate Number: 05781-PAE-DE-035366968

Bankruptcy Case Number: 15-18989



05781-PAE-DE-035366968

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 14, 2021, at 9:35 o'clock PM PST, Regina Ndeto completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 14, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President